

The Retire Flyer



Welcome to Volume 7, Issue 1 of the Frederick County Employees Retirement Plan (FCERP) retiree newsletter. We hope you are enjoying your summer and the season will soon be changing!!

Keep in mind that this is a bi-annual publication that will be distributed In the Spring and Fall. If you have any suggestions (and we want to hear from you!) for information you would like to see published, please either email it to DHoffman@FrederickCountyMD.gov or send it to the Divi-

Cost of Living Adjustment

All retirees with a Retirement Date of June 1, 2013 or before should have received a 1% cost of living adjustment (COLA) in your current retirement benefit. The COLA was applied to your August 1, 2014 benefit check.

If you have questions regarding whether you were eligible for the COLA, please contact Diane Hoffman at 301-600-1625.



Office Hours with Cigna

When questions or a problem arises with a medical insurance claim, sometimes it helps to sit down and talk with someone face-to-face, rather than by telephone. Because Cigna understands the value of this communication, they created **Office Hours** as an opportunity to meet with Frederick County Government members who need help.

Office Hours has been in place for FCG employees for a while, and we want to make it available to local retirees, too. Office Hours is held on the **first Wednesday of each month from 12:30 to 2:00PM**, usually in the Human Resources Conference Room on the first floor, and you are welcome to use the service. **The next Office Hours is scheduled for Wednesday, September 3, 2014 at 12:30pm.**

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Remaining 2014 Retirement Check Pay Dates

<u>MONTH</u>	<u>PAY DATE</u>
September	August 29, 2014
October	October 1, 2014
November	October 31, 2014
December	December 1, 2014

Remember the January 1 check is always made payable on January 1—the date never changed.



The County added a page to its internet homepage specifically for retirees of the Frederick County Employees Retirement Plan.

To access the page go to— <http://www.frederickcountymd.gov/> and click on the blue button at the top left titled Government. Then click on Department, Finance and Management and finally Human Resources. Retiree Information and Resources will be one of the options to the left.

Any changes to your address, direct deposit or tax withholding must be submitted in writing. To assist you, we have posted the change of address form, the direct deposit form and federal and Maryland state withholding forms on our webpage. Print the page and once you have completed the forms, please mail the original to Human Resources, 12 East Church Street, Frederick, MD 21701 or scan a copy and e-mail it to Dhoffman@FrederickCountyMD.gov.



Recent Cigna Letter

Cigna HealthCare, our medical insurance provider, recently mailed letters to Frederick County Government (FCG) and our active and retired members notifying us they had not passed the 2013 Medical Loss Ratio (MLR) test from the Affordable Care Act in the State of Maryland. The dollar amount in the letter reflects the total premiums Cigna received from its customers in Maryland, not just the amount paid by FCG. The letter stated that 0.5% of the total health insurance premiums paid by FCG and its employees/retirees would be refunded to us. The actual amount of the rebate to FCG is \$7,070.

FCG and its employees/retirees all share in the cost of medical premiums, and the way the cost is split depends on the plan and, for retirees, their original hire date. The regulations allow employers to distribute the employee/retiree share of the refund to those who have coverage at the time of the payment, and divide that portion of the rebate into equal payments for each covered employee/retiree. An initial calculation of the FCG rebate to covered employees/retirees results in a one-time payment of **less than \$0.50** to each employee/retiree.

Because the refund amount is not very large, FCG will apply the full refund amount toward future participant premium payments or toward benefit enhancements, rather than calculating and administering a rebate payment at this time.

Cigna Office Hours continued.....

Employees and retirees are seen by the Cigna representative in the order they arrive, and it is not necessary to make an appointment. It is helpful to bring copies of documents (provider bills, Explanation of Benefits, etc.) relating to questions/problems with claim processing.

Bonnie Madison remains your contact for changes to coverage or insurance deductions, and can be reached in Human Resources at 301-600-1190.